

27 Sept 59

9 to 4:30



Here's Detail of New Health Insurance

(First of three articles)

By JOHN CRAMER

This you should clip and save.

It gives official Civil Service Commission answers to questions about the new Federal employe health insurance program which goes into effect next July 1.

The President signed the health bill into law yesterday.

Q. Who is eligible for benefits under the new health insurance program?

A. Generally speaking, all employees who are eligible for Federal Employees' Group Life Insurance. (One exception is TVA employes. They already have their own health benefits program and cannot be included under this one.)

If you have the group life insurance, you will be eligible for the health benefits coverage.

Q. I do not have group life insurance because I signed a waiver of coverage. Can I get the health benefits.

A. Yes.

Q. Will the health benefits program be compulsory?

A. No.

Q. Will health benefits coverage be automatic?

A. No. Each employe who wishes to be covered will have to fill out an application.

Q. Should I apply for the health benefits now?

A. No. The health benefits will not begin until the first pay period after June 30, 1960. Before that date you will be given full information.

Q. If I drop the health benefits coverage I now have, would my eligibility to join the Government-sponsored program next July be affected?

A. No. However, the safest thing is to continue your present health benefits plan.

Q. Will the health benefits be only for myself or can my family be covered also?

A. If you wish, you may also enroll your family.

Q. What members of a family may be included?

A. Your wife (or husband) and any unmarried children under the age of 19, including adopted children and also stepchildren if they live with you.

An unmarried child may be covered regardless of his or her age if he is incapable of self support because of a

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disability which began before he reached age 19.

Parents or other relatives cannot be covered.

Q. Will I or any member of my family have to pass a physical exam?

A. Not if you enroll at the first opportunity. If you enroll later, you may have to furnish evidence of good health.

Q. Can I (or a member of my family) be excluded from joining a plan because I have a hazardous job?

A. No.

Q. Can I be excluded from joining a plan because of my age?

A. Not if you enroll at the first opportunity.

Q. I am a Government employee and so is my husband. How do we enroll?

A. You may each enroll individually or one of you may enroll for the family. If you have children and one of you enrolls for the family, your children would also be covered.

PLANS

Q. What kind of health benefit plans will be offered?

A. Every employee will have a choice between two types of Government-wide plans. One will be the service benefit type and the other will be the indemnity benefit type.

Many employees will have a further choice. Instead of joining one of the Government-wide plans, they will be able to enroll in an employee-organization plan or in a group-practice prepayment plan or in an individual-practice prepayment plan.

Q. What is the Government-wide service benefit plan?

A. This is one of the two Government-wide plans which any employee may join. It is

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a plan provided thru Blue Cross-Blue Shield organizations. It is called a "service benefit plan" because it works on the principle of paying benefits directly to the doctor or the hospital.

Q. What is the Government-wide indemnity benefit plan?

A. This is the other Government-wide plan which any employee can join. It is the type which is usually provided by commercial insurers.

It works on the principle of paying cash benefits directly to you—in other words, indemnifying you—altho, usually, arrangements can be made for the plan to pay the hospital or doctor directly.

Q. What is an employee-organization plan?

A. There are several national employee organizations which sponsor health benefits plans for their members. The Civil Service Commission may approve such plans and any employee who is a member of an organization that sponsors a plan approved by the Civil Service Commission may enroll in it and get a Government contribution toward its cost.

Q. What is a group-practice prepayment plan?

A. There are a limited number of such plans. They operate only in certain areas. These plans have their own

medical center or centers and their own doctors who practice as a group. If you live in an area where there is a group-practice prepayment plan and if it is approved by the Civil Service Commission, you may choose to join it instead of one of the other plans.

Q. What is an individual-practice prepayment plan?

A. This is a plan where doctors agree to accept regular payments from the plan instead of the usual charge to the patient. Like the group-practice plans, they operate only in certain areas.

(Tomorrow: More questions and answers on the health program.)